

SIDELIGHTS ON A LAND OF GOLD

Tonopah Now Passing From Its Boom Stage.

GREAT BUSINESS ACTIVITY

CALIFORNIA JOBBERS GETTING ALL THE TRADE.

(Special to The Herald.)

Tonopah, Nev., April 15.—In some respects this is the most peculiar mining camp you ever saw. It is a combination of boom camp and solid business center, or rather it would be more to the point to say that it is in a state of transition from the one to the other. The old days when fortunes were won or lost, in the mines or at the gaming table, in a day or a night, have passed away forever. The mines where once the leaser held sway have been consolidated and incorporated and, like all the good things of this earth, have passed into the hands of "captains of industry" of the far east, who have their tentacles spread out over the civilized earth seeking investments where they can increase their wealth.

However, it is not my intention to moralize, but to tell you of Tonopah, the land of gold as it is called. To begin with, the railway journey, after the train leaves Carson City, is about the dreariest and certainly the most tiresome I ever experienced. Leaving Reno at 8 o'clock, you get to Tonopah shortly before midnight if the train is on time, which never happens. You change cars twice, and travel under the most forbidding and menacing that its aspect readily answers the oft-heard question, "Why wasn't Tonopah discovered ages ago?" The wonder is why it was ever discovered, for the railroad was built only after the mines were proven and people flocked here in such numbers that some means had to be devised to feed them. The owners of the original Tonopah mine built the road. It is sixty miles long, narrow-gauge (now being made standard) and cost \$1,000,000 and has paid for itself in the ten months it has been in operation.

The town of Tonopah lies in a broad gulch, and the main thoroughfare is

closely lined for half a mile with restaurants, hotels, saloons and stores. The entrance to all the hotels is through either the restaurant or the bar. In every barroom in town is a roulette wheel and through the window or door, the roulette seems to be the favorite game, and I happened to be lounging in the door of a popular hostelry the first Sunday I spent here when one of the pioneer leasers of the camp came in and commenced "playing the wheel."

He made modest (?) bets of \$1 to a number at first, but soon became interested in a "system" and increased to \$5.

At the end of less than an hour's play he called for his "markers," counted up his losses, which amounted to \$4,000, wrote a check for the amount and walked away.

These wheels are said to be winner all the way from \$50,000 to \$200,000, and when leasers were working the camp many of them had a daily play of \$10,000 to \$20,000. The popular game of faro and poker also have their adherents, and double eagles are hazarded as freely as ever they were during the palmy days of the Comstock.

Yet with all the best of order prevailing, a drunken man is rarely seen on the streets and a woman is treated with perfect respect. Even the "ladies" who play the piano in many of the resorts are immune from insults or disrespectful attentions from the habitués of the place.

Of course there is a "red light" district, with its cribs and dance halls, but even here there is little rowdiness and almost an entire absence of violence.

Great Business Center.

As a business town the place beggars description. I should say that \$1,000,000 is a conservative estimate of the merchandise in stock, and the railroad yards are full of all sorts of stuff all the time. Every store you enter is crowded to the doors with goods and dollars worth of merchandise is piled on the sidewalks and left there, day and night, until room can be made for it within. Thefts are rare indeed.

At present the business houses are mostly of frame, but lumber is rapidly giving way to stone for building purposes. There is a quarry of excellent building stone just at the edge of town. It was first located as a gold mine, but has since been found to be a quarry of building stone. Cement sidewalks, electric lights and telephone service complete the picture of the modern city. None of this setting, picture, in the morning hours from 7 o'clock until almost noon, a procession of twenty-four teams passing up one side of Main street pulling

heavily laden broad-tired wagons, bound for Goldfield, Nevada, Bullfrog, Lida and a dozen lesser camps; down the other side another procession of like nature, laden with ore or empty, covered with alkali dust, in on the return trip. In and out between these outfits dash four and six-horse stages packed to suffocation with human beings and baggage, the leaders dashing to the crack of the driver's long whip. Add to this confusion a hundred nondescript vehicles in use about town, and half a score of automobiles, and you have Main street in Tonopah.

The mines here are working but a small force of men. Some of them are waiting for lumber to build ore houses and to timber their immense stopes; some for machinery, some for water and some for concentrating machinery. However, there is no doubt of their immense ore reserves, and ere many months the present transitory population will give way to the men who pack the dinner bucket.

The principal trade of the town at present arises from the fact that it is the terminus of the railroad. The road is being extended to Goldfield, and within a year that frontier camp will be what Tonopah is today.

Source of Amusement.

It amuses me to read of the careful industry that is being made by "Salt Lake merchants" as to how to handle the trade of this district. While they are having committee meetings, and "resolving" and "weighing in" feasible plans to reach Goldfield and contiguous territory, the desert between that point and Tonopah is literally a procession of big freight outfits piled high with merchandise from San Francisco and Sacramento jobbers and manufacturers. Every man's credit is good out here, because everyone is making money and can't afford to beat his bills, because he can make more by being honest. While the staid business men of the City of the Saints are "urging" this splendid trade is slipping away from them. They have a chance to sell a million dollars' worth of goods to Goldfield and that section of the Tonopah railway gets there, and could afford to build a branch into that country from the San Pedro just for the trade, to say nothing of the revenue which the road would earn.

I spent several days in Goldfield, went over in a "chug chug," twenty-eight miles in one hour and fifty minutes, and enjoyed the trip immensely. Returning I tried the stage, and sucked up so much alkali dust that I pronounced myself "never more." The stage fare is \$4; the automobile \$6. In all probability I would have returned by the gasoline engine had it not been for "Salute" there. It costs money to renew old acquaintances. Am going back to Goldfield again, and will write you later from there.

SILK PETTICOATS.

Many new arrivals. Styles and all shades that can be desired, to match the dainty dresses, suits and costumes intended for Easter Wear.

"The Paris."

KNICKERBOCKER WAISTS.

Every one knows of the many good qualities of these waists. They fit so well, are made so nice, in fact, they are made "exactly right." We are headquarters for Knickerbockers.

OUR PRICES ARE RIGHT.

TIMELY HINTS FOR EASTER.

A MAGNIFICENT SHOWING OF

FASHION'S FAIREST FANCIES IN

APPAREL FOR EASTER WEAR!

YOU will find here the things you want for EASTER DAY, with the prices within your reach. We show a large assortment of dainty, exclusive apparel, correctly designed and cleverly fashioned, but we do not ask the usual exclusive prices customary with nearly all stores. We would like to describe more of the handsome handsome garments that we have received this season, but must content ourselves with a very few. We direct your attention to the style, fit and appearance of our garments, as well as the low prices asked.

No matter what you may require, it will be found in our complete and well selected stock at a price that will please you.

These descriptions are very meager and can give but a slight idea of the true beauty of the garments. We urge you to come and see them, also many others.

COSTUMES FOR DRESS OCCASIONS.

One handsome creation is made of white crepe de chene over satin taffeta. Bodice is made with blouse front and back, with wide shirred girdle. Yoke and berth of lace insertion and shirred bands of crepe over net. Full shirred flaring sleeves finished with chiffon. Skirt is made with three groups of shirred tucks and trimmed with lace. Silk drop skirt has 12-inch accordion pleated flounce.

Another beautiful gown is made of pale blue silk chiffon over taffeta. Bodice is made with fancy shirred blouse front and back, with wide girdle. Has deep drop yoke of shirring and cream lace insertion. Elaborate shirred sleeves finished with wide ruffle of shirring and trimmed with insertion. Skirt is made with shirring and lace insertion around hips. Bottom is finished with wide pleats and insertion. Has drop lining to match with wide accordion pleated flounce.

We have many other handsome gowns besides these, in white, black and colors, and it will surprise you to find out how low our prices are on this class of goods.

We are showing a Large Assortment of Silk Coats in both Black and Colors in All of the Latest Effects.

Some of the Requisites Needed by the Stylish and Well Dressed Woman of Taste. We Can Supply Your Every Want.

Fine embroidered Hosiery, in navy, tan and black, for 60c.

Ladies' embroidered Hosiery, in black and tan, for 60c.

Ladies' Egyptian Hosiery, in navy, tan and black, for 60c.

Ladies' black Hosiery, pure silk, for \$2.00.

Ladies' black extra fine Hosiery, lace and silk embroidered in black and colors, for \$1.25.

Ladies' fine white Hosiery, Swiss Ribbed Vests, low neck and sleeveless, tape-neck and arms, three for \$1.00.

Ladies' fine Hosiery, fancy yoke, low neck and sleeveless, for 60c.

Ladies' fine Hosiery, lace yoke, lace and lace trimmed, silk taped arm and neck, for \$1.00.

Ladies' fine silk ribbed Vests, hand crocheted yoke, in cream, blue and pink, for \$2.50.

Ladies' silk and Hosiery, hand crocheted yoke, in the district, for \$1.25.

Ladies' G. D. Justine Corsets, straight front, gored and dip hip, medium and long lengths, with or without garter attachment, for \$1.00.

Ladies' G. D. Justine Corsets, made of embroidered cloth, short and dip hip, lace and ribbon trimmed, comes in fancy colors, for \$2.50.

G. D. Justine Corsets, silk embroidered, lace and ribbon trimmed, kored and dip hips; front and side supports; colors, white, pink and blue; for \$3.50.

Corset Covers of long cloth, in various styles, four rows of insertion with heading and ribbon, for \$1.75.

Beautiful Covers of long cloth, embroidery trimmed, with bust ruffle and insertion, at \$1.29 and \$1.45.

Pink and light blue Corset Covers, made of mull and lawn, high neck and long sleeves; for wear under light dresses and lace waists; 60c and \$1.50.

White Skirt, with full flounce, 20 inches deep, four rows of insertion and tucks, and finished with ruffle of lace, for \$2.25.

Pink and light blue Skirts, made of lawn, with three ruffles edged with Valenciennes lace, for \$2.50.

Silk Underskirts in pretty shades of plain and changeable taffeta; silks are guaranteed; for \$1.00.

Silk Underskirts, made of guaranteed taffeta, in all colors and black, in both plain and changeable effects; has a 3-inch circular flounce. A special value for \$8.50.

Mercerized sateen skirts, 20-inch accordion pleated flounce, in brown, green, red and black, for \$1.50.

Mercerized sateen Skirts, in light shades and black, accordion pleated flounce, for \$2.25.

We carry a fine line of ladies' double tipped Silk Gloves, in popular shades, brown, champagne, white, etc., all sizes, 60c to \$1.25.

Ladies' Hosiery, in light and dark shades, 25c to 60c.

Silk net and lace Gloves, \$1.00 to \$1.50.

We have received an entire new line of the following well known lines of Kid Gloves: Majestic \$2.00, Clinton \$1.50 and Sovereign \$1.25.

We call particular attention to the line of "THE PARIS" Kid Gloves. This is an exceptionally good glove, and every pair fitted and guaranteed for only \$1.00.

It would take an entire page to do justice to our line of Neckwear this season. Everything that is stylish in collars and also sets will be found here.

We show a nice assortment of ladies' fine cambric hemstitched and embroidered Handkerchiefs, dainty and novel patterns, in prices from 25c to 75c. Also higher priced goods.

All the new styles in Skirts are here. Pretty Sicilians, in blue, brown and black, in the knife-pleated styles.

Waist Skirts in shepherd checks, knee pleating, box-pleated panel effect front, and box-pleated back.

Taffeta Skirts, with full box pleating on skirted yoke, in brown and black.

Accordion-pleated Taffeta Skirts, with deep shirred yoke, in black only.

Accordion-pleated Cashmere Skirts, with deep shirred yoke, in navy, tan, green, red and white, for only \$6.25.

INSIDE WORKINGS OF FIRE INSURANCE

Veteran Agent Lifts the Veil and Permits a Peep at the Seamy Side of the Business—Why Women are Shunned by Companies and Their Representatives. Many Good Effects of the Blacklist.

Like other occupations and professions, that of fire insurance adjusting is not without its funny side and not infrequently the adjuster meets with humorous incidents in the course of his daily work which relieve the routine of "settling up" with policy holders. As in other occupations, the humorous side to fire loss adjusting does not, of course, predominate. It is usually the assured who furnish food for laughter, although at the time the food may not seem palatable to the agent.

One of Salt Lake's veteran adjusters, who, in his own words, "knows nothing but insurance," recounted yesterday some of his experiences during the past twenty years and made some interesting observations on the science of loss adjustment.

One of the lasting impressions which his long term of service has left upon him, and he says it is ever present with agents of the other seventy or seventy-five companies in Salt Lake, is the difficulty of settling with women premium holders.

"It's a fact," he said, "that companies dislike to issue policies to women if there is any way of avoiding it. They'll squirm every time, for it is an adage that women are to be avoided in the settlement of fire losses. Especially do companies dislike to issue policies to wives. I have often had inquiry made as to why such and such a policy was not issued in the name of the husband."

"Where a man and wife are living on a homestead, of course, the dislike is not so strong. It seems right that the homestead should be insured in the wife's name. But where a stock of goods or household furniture is concerned it is a different proposition."

Men vs. Women as Policy Holders.

"A man who has suffered loss by fire will be reasonable, he will be businesslike with an adjuster. But a woman will go to any extreme to gain her point. She simply determines to get all there is in the policy, and often we find it advisable to effect a settlement, even where we know it is not justified, in order to get peace."

"Would you believe that some women claim loss by fire if they spill hot ashes or coals on the carpet and ruin it? Such is the case. I have known a few months ago I was called to adjust a 'loss' in a residence of this city. I found that the woman had been careless in setting up a heater. The heater had been scorched underneath the stove. This she claimed was a fire loss and she demanded remuneration."

"Rather than have any trouble, occasioned by talk, the company settled. A similar case: A stove had been filled too full of coal, with the result that there was no draft, and the combustion of gases blew the front out and showered the room with soot. Well, we did the woman's spring housecleaning for her in that case, although it plainly was not a fire loss."

False Teeth Dining Room Furniture.

"That women are anxious not only to get their 'money's worth' for anything that is destroyed but are determined to get in anything and everything under this head is evidenced by the following story told by the adjuster referred to above:

"About two months ago my attention was called to the item of 'false teeth \$30,' which a woman had included in her inventory of 'household goods' destroyed by fire. I informed her at once that the claim could not be allowed. She insisted that the false teeth had been destroyed and that the policy covered them."

"To satisfy her I wrote Manager Dornin at eastern headquarters and inquired if 'false teeth' came under the head of anything listed in the policy. He replied that one of his special agents suggested that 'false teeth' might come under the head of either dining room furniture or wearing apparel."

"The claim, of course, was not allowed. 'I think her claim and that of another woman who contended that a canary bird which her cat swallowed while fire was in progress came under the head of 'musical instruments' are about the limit. One agent has gone about as far as possible, in querying whether the legs of dancing slippers and socks should not be recoverable under the item of fixed and movable machinery, including 'pumps' and 'hose.'"

The adjuster, continuing the interview, pointed out the differences prevailing in his line of business in the east and west. The west, he concluded

from his observations, tended more to ready insurance and harmonious relations between assurance company and assured.

Companies Have Blacklist.

One fact was brought out which, as a general rule, is not known to the public. All the great fire insurance companies have a blacklist, containing the names of persons who have been convicted of or are suspected of arson. This a policy might be issued to a person in Salt Lake, and vouchers, etc., forwarded to the general office. His name might remain on the company's books for a month or more and then it is discovered that he has been mixed up in some shady fire loss.

Immediately the local office issuing the policy would be wired to cancel it. If the blacklisted person has had protection for one month the proportionate premium for that space of time is deducted from the whole and the balance is returned.

An evidence of how little trust is placed in a person once he is blacklisted, the head office never wastes time writing regarding the matter. A wire is sent at once, and may save several thousand dollars in the end. The system of blacklisting has gone a long way toward breaking up arson throughout the country, but the adjuster has to be ever on the lookout.

The adjuster quoted above expressed the opinion that arson seems to break in small ways. It would seem as though the germ of "arson fever" sometimes gets busy in a district and before the blacklist or any other anti-arson device is administered wipes out years of premium profits from the insurance companies.

Montana recently had a severe outbreak of this nature. The legislature took cognizance of it by making it possible to recover more than three-fourths the value of the property loss. Even though the policy holder's entire stock of goods or furniture was destroyed, he can realize from his insurance only 75 per cent of the appraised value.

One Hundred and Fifty Companies in the World.

There are today about 144 fire insurance companies doing business all over the world. Of these, less than a score are organized outside the United States. Many having intricate, multi-garbled names are mistaken for German companies. It is true that some of the large companies belong to the old world empire, but German citizens in the United States are responsible for some of the Teutonic names.

"The proper thing for a person to do," said an adjuster, speaking of home companies, "is not to insure in home organizations, but to go outside his own city and let the other fellow do the same. In this way there is less danger in case of a great fire of half a dozen or a dozen or a score of home companies going under. Where there is a fair exchange of business the chances of any one company being ruined by home losses are lessened. As many as twenty companies organized in Baltimore went under as a result of the great fire there last year."

Five Millions a "Kink."

"In some cities of the east insurance companies are controlled by law to show just what their liabilities are in a certain fire district. The table shows exactly what each stands to lose in case a fire should carry away everything in the district. In many cases should such a fire occur, it would bankrupt the company. Of course, even the solidly founded old established companies would be a little 'kinked' by a loss of \$4,000,000 or \$5,000,000, but it would be only for a minute. It would simply mean the converting into cash of the amount of securities, which they always keep on hand for such a crisis."

"The big Atlas block fire of two years ago meant a loss to some insurance companies that will take four years of premiums in Salt Lake to replace. For a city of this size, the sum of \$10,000 is looked on by adjusters as a severe loss."

Miscellaneous Experiences.

Asked to recall some experiences he had heard related by different agents, the above quoted adjuster offered the following: He asked to be absolved from any suspicion of chestnut peddling, stating that the following stories had only come recently to his attention through the annual meeting of the Fire Underwriters' association of the Pacific.

"This music store man had incurred his first loss. He waited in fear and trembling. The adjuster came and recommended the payment of the claim. Acknowledging the receipt of the money, the delighted merchant said: 'Your fire insurance company is like my new

stock of pianos. It is square, upright and grand."

"Another story is told of the adjustment on lodge furniture and fixtures of a fraternal organization. The exalted keeper of the jeweled jaw book had been delegated to negotiate with the adjuster. He looked at him fixedly for a minute and then inquired if he was a member of the order.

"No, I am not," said the adjuster.

"That makes it bad."

"Why so?"

"I cannot very well describe the loss to the uninitiated."

"What does it cost to join the order?"

"One hundred dollars."

"What is the loss?"

"Sixty-three dollars, and fifty cents."

"One Goat, \$35."

"The adjuster got his mathematical cap on and decided it wouldn't pay to join the lodge. The adjuster decided to be made, however, so the lodge decided to proceed provided the agent would accept the settlement. The exalted keeper without looking upon the paraphernalia. This was finally agreed upon.

The award was as follows: One goat, \$35; mask and crown, \$15; hood, \$15; funeral bell, \$2.50; saw buck, \$5.

"Here are two examples of rural work. From an agency of that description came the following telegram: 'Mrs. May damaged by snake. Please send attend to it at once. This seemed to be a case for a doctor.'

"A Salt Lake district agent tells me that he received a letter saying: 'My father-in-law, the insurance agent, is dead. You will save postage to discontinue mail matter to his address.'

"Not knowing his present address," continued the district agent, "I guess I will take the advice."

AT THE KNUTSFORD.

We met Mr. Arnold Pollak of Tampa, Florida. He arrived last night, and is the best informed cigar man in the United States, and in a special trip to assist Messrs. William A. Stickney Cigar Company to place the Prima Lucia bit cigar with the Salt Lake cigar dealers. The Prima Lucia is considered in New York, and San Francisco especially, ahead of any clear Havana bit cigar ever sold. It combines with mildness, quality—a combination foreign to most other pure Havana cigars.

Mr. Pollak promises that every dealer will have them in a few days, as Messrs. William A. Stickney Cigar Co. just received a large consignment.

A BUSINESS MAN'S DEPARTMENT STORE.

Is the new idea in commercial stationery, where stationery and office furniture are combined with modern methods of bookkeeping.

The only department store of this kind to be found in Utah is The Bredon Office Supply Co., 60 West Second South.

CONFERENCE OVER MOROCCO QUESTION

Berlin, April 15.—Foreign Minister Delcasse talked over the Morocco question with Prince Von Radolin, the German ambassador to France, in Paris yesterday, thus beginning a direct exchange of views between the two countries. M. Delcasse opened the subject, and therefore the initiative came from France. Nothing is said at the foreign office here regarding the substance of the interview, only that Prince Von Radolin received M. Delcasse's observation in a suitable spirit.

The foreign office prefers to make no statement on the subject, inasmuch as the French newspapers, even the so-called inspired papers, today contain nothing from the French foreign office regarding the conference.

SANTA FE STRIKE.

Kansas City, April 15.—The general strike of boiler makers and helpers in the shops of the Atchafalaya, Topeka & Santa Fe railway may be a long fight between the railroad and the union. J. W. Gilthorpe, grand secretary of the boiler makers' union, says the other labor organizations will not be involved in the strike and the boiler makers will ask no assistance from them.

Foresters of America Attention.

You are requested to meet at our hall Sunday, 12:30 sharp, to attend funeral of Brother E. Falcone.

C. E. WHITE, Secretary.

Easter Millinery

CHARMING STYLES. EXCLUSIVE DESIGNS

Reasonable Prices.

Our Millinery Department Excels All Others in These Important Details.

A Sale of Dainty NECKWEAR

Unusual Values.

Collars worth from 75c to \$1.25 for 50c. Collars worth from \$1.50 to \$2.50 for \$1.

Pretty New Embroidered Shirt Waist Patterns

Regular Price is \$1.50. This Week—98c

Unparalleled Display of Stylish Hats

In our Millinery Dept. This Week.

Much careful preparation has been made for tomorrow's display, which includes a large number of new hats shown for the first time. Our millinery display this season is the most convincing proof of the variety and up-to-dateness of our styles and the unequalled moderation of our prices. The public appreciation of the display is the most enthusiastic we have ever enjoyed. Our best efforts will be put forth this week. Come here and select your Easter hat.

Our large assortment of Children's dresses is now nearly completed. The styles are the newest and you cannot help being pleased with them. All sizes, 2 to 14. Prices range from

25c to \$15

We show the largest variety in the city. You know our prices are always the lowest.

The Paris Millinery Co.